

April 2016



Dear Homeowner!

Thank you for contacting Open Communities. We are committed to preserving homeownership, and we congratulate you for taking the first step towards preserving your home. We are happy to help guide you but we will need *your* help to move toward a successful resolution of your housing situation.

We need ***clear copies*** of the following information from you **BEFORE WE SCHEDULE A COUNSELING APPOINTMENT WITH YOU:**

1. Most recent mortgage statement (s)
2. All active bank account statements for last 2 months (checking, savings, other)
3. Most recent 2 years of filed taxes, with Page 2 signed and dated by all filers
4. Pay stubs* for the last 2 months for **ALL** income providers** in the property
 - *If you or any borrower are self-employed, please provide a profit and loss statement for the most recent business Quarter (profit and loss template available upon request)
 - **This includes non-borrower contributors, or anyone not named on the loan who contributes to the monthly mortgage payment and resides in the property
5. Proof of any other income (child support, alimony, SSI, disability, rental income, cash payments for work)
 - Please include a copy of the rental agreement if you board a renter
6. Hardship letter
 - A letter written by the homeowner which both explains the financial situation—why you fell behind, if so—and explains the beginning and duration of the hardship
7. Most recent utility bills (Gas, electric, water, etc.)
8. Property bill taxes if they are not escrowed
9. Homeowners Insurance and/or Homeowner's/Condo Association fee proof of payment (if applicable)
10. Any important communication with lender/servicer (letters, court papers, etc.)
11. Request for Financial Form (Included below, please fill out with your average monthly budget)
12. Copy of credit report (can be obtained for free from www.annualcreditreport.com)
13. Original loan documents (these can be obtained by calling your servicer):
 1. HUD-1A Settlement Statement,
 2. Good Faith Estimate,
 3. 1003 Loan Application,
 4. Truth in Lending Statement.

Once Open Communities has received your documents ***via mail or in-person delivery NOT via e-mail or fax***, we will contact you to schedule an appointment time. If you unable to visit our office in Winnetka for an in-person counseling, we will work with you to schedule a home visit counseling session.

PLEASE NOTE: Documents will be checked prior to appointment. ***We ask that you DO NOT send confidential documents via e-mail, as your identity could be easily stolen and/or hacked.*** If we do not receive a response within 30 days of the date of this letter, we will close out the case.

We look forward to working with you,

Michael Stumpf
Housing Counselor

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info@open-communities.org • web page: www.open-communities.org

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REQUEST FOR FINANCIAL INFORMATION					Loan #
Borrower			Co-Borrower		
Borrower's Name			Co-Borrower's Name		
Social Security Number	Home Phone	Work Phone	Social Security Number	Home Phone	Work Phone
Mailing Address			Property Address		
EMPLOYMENT – please provide last pay stub from each employer					
Borrower Employer		How long?	Co-Borrower Employer		How long?
Position	Gross pay per period \$	How often paid?	Position	Gross pay per period \$	How often paid?
Number of Dependents	Net pay per period \$	Commission Bonus \$	Number of dependents	Net pay per period \$	Commission Bonus \$
Other monthly income – Description		Amount \$	Other monthly income – Description		Amount \$
EXPENSES – Monthly					
Housing			Miscellaneous		Other
Hazard Insurance	\$	Health Insurance	\$	Bank/Finance Loans	\$
Electric/Gas	\$	Medical Bills	\$	Charge Account (1)	\$
Phone	\$	Food	\$	Charge Account (2)	\$
Water & Sewer	\$	Auto (1)	\$	Charitable Contributions	\$
Home Repair	\$	Auto (2)	\$	Personal/Life Insurance	\$
Home Maintenance	\$	Auto Insurance	\$	Club/Union Dues	\$
Second Mortgage	\$	Gas	\$	Cable TV	\$
H.O.A.	\$	Auto Maintenance	\$	Religious Contributions	\$
Other	\$	Child Care	\$	Dry Cleaning	\$
Other	\$	Child Support	\$	Clothing	\$
Other	\$	Alimony	\$	Entertainment	\$
Other	\$	Other	\$	School Tuition	\$
Checking Account Balance \$		Savings Account Balance \$		CD's, Stocks, 401K, IRA, Etc. \$	
Approximate Value of Home \$			Other Assets \$		
Reason for original default (if applicable)					
What is your understanding of any CURRENT special payment plans you may be under from the prior service of your loan? (Please attach copies of any documentation which verifies this plan.)					
ACKNOWLEDGMENT AND AGREEMENT					
Certification: I/We certify that the information provided in this Request for Financial Information is true and correct as of the date set forth opposite my/our signature(s) on this form and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained on this form may result in civil liability and/or criminal penalties.					
Borrower's Signature			Date	Co-Borrower's Signature	